

United States Bankruptcy Court District of Puerto Rico				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): <b>CASTRO NIEVES, GILBERTO</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>MUNOZ VINUEZA, LILIA MARIA</b>		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>GILBERTO CASTRO</b>			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>LILIA MARIA CASTRO LILIA M. CASTRO LILIA CASTRO</b>		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>4538</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>3286</b>		
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>URB SAN FRANCISCO 145 CALLE TULIPAN SAN JUAN, PR</b>			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>URB SAN FRANCISCO 145 CALLE TULIPAN SAN JUAN, PR</b>		
ZIPCODE <b>00927</b>			ZIPCODE <b>00927</b>		
County of Residence or of the Principal Place of Business: <b>San Juan</b>			County of Residence or of the Principal Place of Business: <b>San Juan</b>		
Mailing Address of Debtor (if different from street address): <b>PO BOX 79724 CAROLINA, PR</b>			Mailing Address of Joint Debtor (if different from street address): <b>PO BOX 797-24 CAROLINA, PR</b>		
ZIPCODE <b>00984-9724</b>			ZIPCODE <b>00984-0724</b>		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIPCODE					
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  		<b>Nature of Business</b> (Check <b>one</b> box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check <b>one</b> box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA****Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)Location  
Where Filed: **None**

Case Number:

Date Filed:

Location  
Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**None**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

**X /s/ JOSE L. JIMENEZ QUINONES****2/28/10**

Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MAF****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ GILBERTO CASTRO NIEVES

Signature of Debtor

**GILBERTO CASTRO NIEVES**

**X** /s/ LILIA MARIA MUNOZ VINUEZA

Signature of Joint Debtor

**LILIA MARIA MUNOZ VINUEZA**

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

**February 28, 2010**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

\_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

**Signature of Attorney\***

**X** /s/ JOSE L. JIMENEZ QUINONES

Signature of Attorney for Debtor(s)

**JOSE L. JIMENEZ QUINONES USDC-203808  
JIMENEZ - QUINONES LAW OFFICES  
268 PONCE DE LEON STE 1118  
SAN JUAN, PR 00918-2007  
(787) 282-9009 Fax: 1(866) 326-9416  
jimenezlawoffice@gmail.com**

**February 28, 2010**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X**

\_\_\_\_\_  
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

\_\_\_\_\_  
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

\_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

**United States Bankruptcy Court  
District of Puerto Rico**

**IN RE:**

Case No. \_\_\_\_\_

**CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Chapter **13**

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ **3,000.00**

Prior to the filing of this statement I have received ..... \$ **2,000.00**

Balance Due ..... \$ **1,000.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - e. [Other provisions as needed]

**The agreed hourly rate for attorney's fees is \$185.00. The hourly rate will be applied to services not covered by the flat rate and for applications for additional compensation for services rendered which exceed the flat fee rate in an amount greater to \$3,200. A detailed application of the services shall be submitted in support of any application for compensation filed with the Court in excess of \$500.**

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:  
**Contested matters (pre and post confirmation), adversary proceedings, and discharge litigation.**

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**February 28, 2010**

Date

**/s/ JOSE L. JIMENEZ QUINONES**

JOSE L. JIMENEZ QUINONES USDC-203808  
JIMENEZ - QUINONES LAW OFFICES  
268 PONCE DE LEON STE 1118  
SAN JUAN, PR 00918-2007  
(787) 282-9009 Fax: 1(866) 326-9416  
jimenezlawoffice@gmail.com

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

## **UNITED STATES BANKRUPTCY COURT**

### **NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### **1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

**United States Bankruptcy Court  
District of Puerto Rico**

**IN RE:**

Case No. \_\_\_\_\_

**CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**Chapter **13**

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X** \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARI**  
Printed Name(s) of Debtor(s)

**X /s/ GILBERTO CASTRO NIEVES**  
Signature of Debtor

**2/28/2010**  
Date

Case No. (if known) \_\_\_\_\_

**X /s/ LILIA MARIA MUNOZ VINUEZA**  
Signature of Joint Debtor (if any)

**2/28/2010**  
Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
District of Puerto Rico**

IN RE:

Case No. \_\_\_\_\_

CASTRO NIEVES, GILBERTO

Chapter 13

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ GILBERTO CASTRO NIEVES

Date: February 28, 2010



Certificate Number: 02114-PR-CC-009916246

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on 02/15/10, at 12:31 o'clock PM EST, GILBERTO CASTRO received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

Date: 02-15-2010

By /s/ CHAD JACKSON

Name CHAD JACKSON

Title Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court  
District of Puerto Rico**

IN RE:

Case No. \_\_\_\_\_

MUNOZ VINUEZA, LILIA MARIA

Chapter 13

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ LILIA MARIA MUNOZ VINUEZA

Date: February 28, 2010

Certificate Number: 02114-PR-CC-009916248

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on 02/15/10, at 12:31 o'clock PM EST, LILIA CASTRO received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

Date: 02-15-2010

By /s/ CHAD JACKSON

Name CHAD JACKSON

Title Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

In re: CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA

Debtor(s)

Case Number: \_\_\_\_\_

(If known)

According to the calculations required by this statement:

☐ The applicable commitment period is 3 years.☒ The applicable commitment period is 5 years.☒ Disposable income is determined under § 1325(b)(3).☐ Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

### Part I. REPORT OF INCOME

<b>1</b>	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input checked="" type="checkbox"/> Married. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b>  All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<b>Column A Debtor's Income</b>	<b>Column B Spouse's Income</b>									
<b>2</b>	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$ <b>2,400.00</b>	\$ <b>2,400.00</b>									
<b>3</b>	<b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</b> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%; text-align: right;">\$ <b>4,800.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$ <b>4,800.00</b>	b.	Ordinary and necessary operating expenses	\$	c.	Business income	Subtract Line b from Line a	\$ <b>4,800.00</b>	\$
a.	Gross receipts	\$ <b>4,800.00</b>											
b.	Ordinary and necessary operating expenses	\$											
c.	Business income	Subtract Line b from Line a											
<b>4</b>	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</b> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$											
b.	Ordinary and necessary operating expenses	\$											
c.	Rent and other real property income	Subtract Line b from Line a											
<b>5</b>	<b>Interest, dividends, and royalties.</b>		\$	\$									
<b>6</b>	<b>Pension and retirement income.</b>		\$	\$									
<b>7</b>	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.		\$	\$									

**B22C (Official Form 22C) (Chapter 13) (01/08)**

8	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td><td style="width: 30%;">Debtor \$ _____</td><td style="width: 35%;">Spouse \$ _____</td></tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____										
9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td><td style="width: 60%;"></td><td style="width: 35%; text-align: center;">\$</td></tr> <tr> <td>b.</td><td></td><td style="text-align: center;">\$</td></tr> </table>	a.		\$	b.		\$	\$	\$			
a.		\$										
b.		\$										
10	<p><b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).</p>	\$ <b>7,200.00</b>	\$ <b>2,400.00</b>									
11	<p><b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.</p>	\$ <b>9,600.00</b>										
<p><b>Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD</b></p>												
12	<p><b>Enter the amount from Line 11.</b></p>	\$ <b>9,600.00</b>										
13	<p><b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td><td style="width: 60%;"></td><td style="width: 35%; text-align: center;">\$</td></tr> <tr> <td>b.</td><td></td><td style="text-align: center;">\$</td></tr> <tr> <td>c.</td><td></td><td style="text-align: center;">\$</td></tr> </table> <p>Total and enter on Line 13.</p>	a.		\$	b.		\$	c.		\$	\$	0.00
a.		\$										
b.		\$										
c.		\$										
14	<p><b>Subtract Line 13 from Line 12 and enter the result.</b></p>	\$ <b>9,600.00</b>										
15	<p><b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.</p>	\$ <b>115,200.00</b>										
16	<p><b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p> <p>a. Enter debtor's state of residence: <b>Puerto Rico</b>      b. Enter debtor's household size: <b>2</b></p>	\$ <b>20,384.00</b>										
17	<p><b>Application of § 1325(b)(4).</b> Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> <b>The amount on Line 15 is less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 15 is not less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</p>											
<p><b>Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME</b></p>												
18	<p><b>Enter the amount from Line 11.</b></p>	\$ <b>9,600.00</b>										

**B22C (Official Form 22C) (Chapter 13) (01/08)**

19	<p><b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;"></td><td style="width: 30%; text-align: right;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td></td><td style="text-align: right;">\$</td></tr> <tr> <td style="text-align: center;">c.</td><td></td><td style="text-align: right;">\$</td></tr> </table> <p>Total and enter on Line 19.</p>			a.		\$	b.		\$	c.		\$	\$ <b>0.00</b>															
a.		\$																										
b.		\$																										
c.		\$																										
20	<p><b>Current monthly income for § 1325(b)(3).</b> Subtract Line 19 from Line 18 and enter the result.</p>			\$ <b>9,600.00</b>																								
21	<p><b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.</p>			\$ <b>115,200.00</b>																								
22	<p><b>Applicable median family income.</b> Enter the amount from Line 16.</p>			\$ <b>20,384.00</b>																								
23	<p><b>Application of § 1325(b)(3).</b> Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 21 is more than the amount on Line 22.</b> Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>The amount on Line 21 is not more than the amount on Line 22.</b> Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. <b>Do not complete Parts IV, V, or VI.</b></p>																											
<p><b>Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)</b></p>																												
<p><b>Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)</b></p>																												
24A	<p><b>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.</b> Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>			\$ <b>985.00</b>																								
24B	<p><b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%; text-align: center;">a1.</td><td style="width: 60%;">Allowance per member</td><td style="width: 35%; text-align: right;">60.00</td> <td style="text-align: center;">a2.</td><td>Allowance per member</td><td style="text-align: right;">144.00</td> </tr> <tr> <td style="text-align: center;">b1.</td><td>Number of members</td><td style="text-align: right;">2</td> <td style="text-align: center;">b2.</td><td>Number of members</td><td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: center;">c1.</td><td>Subtotal</td><td style="text-align: right;">120.00</td> <td style="text-align: center;">c2.</td><td>Subtotal</td><td style="text-align: right;">0.00</td> </tr> </tbody> </table>			Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member	60.00	a2.	Allowance per member	144.00	b1.	Number of members	2	b2.	Number of members	0	c1.	Subtotal	120.00	c2.	Subtotal	0.00	\$ <b>120.00</b>
Household members under 65 years of age			Household members 65 years of age or older																									
a1.	Allowance per member	60.00	a2.	Allowance per member	144.00																							
b1.	Number of members	2	b2.	Number of members	0																							
c1.	Subtotal	120.00	c2.	Subtotal	0.00																							
25A	<p><b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).</p>			\$ <b>486.00</b>																								

**B22C (Official Form 22C) (Chapter 13) (01/08)**

<b>25B</b>	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 35%; text-align: right;">\$ <b>1,227.00</b></td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td><td style="text-align: right;">\$ <b>3,945.00</b></td></tr> <tr> <td style="text-align: center;">c.</td><td>Net mortgage/rental expense</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>		a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ <b>1,227.00</b>	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ <b>3,945.00</b>	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ <b>1,227.00</b>										
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ <b>3,945.00</b>										
c.	Net mortgage/rental expense	Subtract Line b from Line a										
<b>26</b>	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>     		\$									
<b>27A</b>	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.</p> <p><input type="checkbox"/> 0   <input checked="" type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>		\$ <b>235.00</b>									
<b>27B</b>	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>		\$									
<b>28</b>	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input checked="" type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%; text-align: right;">\$ <b>489.00</b></td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td><td style="text-align: right;">\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>		a.	IRS Transportation Standards, Ownership Costs	\$ <b>489.00</b>	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$ <b>489.00</b>
a.	IRS Transportation Standards, Ownership Costs	\$ <b>489.00</b>										
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$										
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a										

**B22C (Official Form 22C) (Chapter 13) (01/08)**

29	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the “2 or more” Box in Line 28.</p> <p>Enter, in Line a below, the “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b></p> <table border="1" data-bbox="191 363 1328 531"> <tr> <td data-bbox="191 363 245 405">a.</td><td data-bbox="253 363 984 405">IRS Transportation Standards, Ownership Costs</td><td data-bbox="992 363 1328 405">\$</td></tr> <tr> <td data-bbox="191 415 245 478">b.</td><td data-bbox="253 415 984 478">Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td><td data-bbox="992 415 1328 478">\$</td></tr> <tr> <td data-bbox="191 489 245 531">c.</td><td data-bbox="253 489 984 531">Net ownership/lease expense for Vehicle 2</td><td data-bbox="992 489 1328 531">Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
30	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	\$ <b>2,105.80</b>									
31	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	\$									
32	<p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b></p>	\$									
33	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 49.</b></p>	\$									
34	<p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
35	<p><b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b></p>	\$									
36	<p><b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. <b>Do not include payments for health insurance or health savings accounts listed in Line 39.</b></p>	\$									
37	<p><b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b></p>	\$									
38	<p><b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.</p>	\$ <b>4,420.80</b>									



**Subpart B: Additional Expense Deductions under § 707(b)**  
**Note: Do not include any expenses that you have listed in Lines 24-37**

39	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
	a.	Health Insurance	\$
	b.	Disability Insurance	\$
	c.	Health Savings Account	\$
	Total and enter on Line 39		\$
	<b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below:  \$ _____		
40	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. <b>Do not include payments listed in Line 34.</b>		\$
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$
42	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>		\$
43	<b>Education expenses for dependent children under 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>		\$
44	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>		\$
45	<b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). <b>Do not include any amount in excess of 15% of your gross monthly income.</b>		\$
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.		\$

## Subpart C: Deductions for Debt Payment

47	<p><b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.</p> <table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>US BANK NATIONAL ASSO</td> <td>Residence</td> <td>\$ 3,383.00</td> <td><input checked="" type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td>b.</td> <td>BANCO POPULAR DE PUEF</td> <td>Residence</td> <td>\$ 562.00</td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> <tr> <td>c.</td> <td>See Continuation Sheet</td> <td></td> <td>\$ 1,341.86</td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td colspan="3"></td> <td colspan="2">Total: Add lines a, b and c.</td> </tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.	US BANK NATIONAL ASSO	Residence	\$ 3,383.00	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	b.	BANCO POPULAR DE PUEF	Residence	\$ 562.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	c.	See Continuation Sheet		\$ 1,341.86	<input type="checkbox"/> yes <input type="checkbox"/> no				Total: Add lines a, b and c.		\$ 5,286.86
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?																										
a.	US BANK NATIONAL ASSO	Residence	\$ 3,383.00	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no																										
b.	BANCO POPULAR DE PUEF	Residence	\$ 562.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no																										
c.	See Continuation Sheet		\$ 1,341.86	<input type="checkbox"/> yes <input type="checkbox"/> no																										
			Total: Add lines a, b and c.																											
48	<p><b>Other payments on secured claims.</b> If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>US BANK NATIONAL ASSOCIATION</td> <td>Residence</td> <td>\$ 953.87</td> </tr> <tr> <td>b.</td> <td>BANCO POPULAR DE PUERTO RICC</td> <td>Residence</td> <td>\$ 861.67</td> </tr> <tr> <td>c.</td> <td>UNDARE INC.</td> <td>ACCESS CONTROL / RESIDENTIAL F</td> <td>\$ 229.98</td> </tr> <tr> <td colspan="3"></td> <td>Total: Add lines a, b and c.</td> </tr> </tbody> </table>					Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	US BANK NATIONAL ASSOCIATION	Residence	\$ 953.87	b.	BANCO POPULAR DE PUERTO RICC	Residence	\$ 861.67	c.	UNDARE INC.	ACCESS CONTROL / RESIDENTIAL F	\$ 229.98				Total: Add lines a, b and c.	\$ 2,045.52					
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																											
a.	US BANK NATIONAL ASSOCIATION	Residence	\$ 953.87																											
b.	BANCO POPULAR DE PUERTO RICC	Residence	\$ 861.67																											
c.	UNDARE INC.	ACCESS CONTROL / RESIDENTIAL F	\$ 229.98																											
			Total: Add lines a, b and c.																											
49	<p><b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 33.</b></p>				\$																									
50	<p><b>Chapter 13 administrative expenses.</b> Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td>X</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>				a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	X	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$																
a.	Projected average monthly Chapter 13 plan payment.	\$																												
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	X																												
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																												
51	<p><b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.</p>				\$ 7,332.38																									
Subpart D: Total Deductions from Income																														
52	<p><b>Total of all deductions from income.</b> Enter the total of Lines 38, 46, and 51.</p>				\$ 11,753.18																									

**Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)**

53	<b>Total current monthly income.</b> Enter the amount from Line 20.	\$ <b>9,600.00</b>															
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$															
55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$															
56	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the amount from Line 52.	\$ <b>11,753.18</b>															
57	<p><b>Deduction for special circumstances.</b> If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.</p> <table border="1"> <thead> <tr> <th></th> <th>Nature of special circumstances</th> <th>Amount of expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b, and c</td> <td>\$</td> </tr> </tbody> </table>		Nature of special circumstances	Amount of expense	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b, and c		\$	\$
	Nature of special circumstances	Amount of expense															
a.		\$															
b.		\$															
c.		\$															
Total: Add Lines a, b, and c		\$															
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$ <b>11,753.18</b>															
59	<b>Monthly Disposable Income Under § 1325(b)(2).</b> Subtract Line 58 from Line 53 and enter the result.	\$ <b>-2,153.18</b>															

**Part VI. ADDITIONAL EXPENSE CLAIMS**

60	<p><b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1"> <thead> <tr> <th></th> <th>Expense Description</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b and c</td> <td>\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b and c		\$
	Expense Description	Monthly Amount														
a.		\$														
b.		\$														
c.		\$														
Total: Add Lines a, b and c		\$														

**Part VII. VERIFICATION**

61	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p>	
	Date: <b>February 28, 2010</b>	Signature: <b>/s/ GILBERTO CASTRO NIEVES</b> <small>(Debtor)</small>
	Date: <b>February 28, 2010</b>	Signature: <b>/s/ LILIA MARIA MUNOZ VINUEZA</b> <small>(Joint Debtor, if any)</small>

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME

Continuation Sheet - Future payments on secured claims

Name of Creditor	Property Securing the Debt	60-month Average Pmt	Does payment include taxes or insurance?
<b>RG MORTGAGE CORPORATION</b>	<b>RENTAL PROPERTY AT EXT. ROOSEVELT, S</b>	<b>602.00</b>	<b>Yes</b>
<b>UNDARE INC.</b>	<b>ACCESS CONTROL / RESIDENTIAL PROPOE</b>	<b>178.00</b>	<b>No</b>
<b>CRIM</b>	<b>PROPERTY TAXES / PETITIONERS' RESIDEN</b>	<b>561.86</b>	<b>No</b>

**United States Bankruptcy Court  
District of Puerto Rico**

**IN RE:**

Case No. \_\_\_\_\_

**CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**Chapter **13**

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	\$ 1,215,000.00		
B - Personal Property	Yes	3	\$ 357,265.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	4		\$ 799,340.32	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 164,725.02	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 5,170.10
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 4,670.10
TOTAL		21	\$ 1,572,265.00	\$ 964,065.34	

**United States Bankruptcy Court  
District of Puerto Rico**

**IN RE:**

Case No. \_\_\_\_\_

**CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**Chapter **13**

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
<b>TOTAL</b>	\$ <b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ <b>5,170.10</b>
Average Expenses (from Schedule J, Line 18)	\$ <b>4,670.10</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ <b>9,600.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ <b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ <b>0.00</b>
4. Total from Schedule F		\$ <b>164,725.02</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ <b>164,725.02</b>

IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1. URB SAN FRANCISCO, 145 CALLE TULIPAN, SAN JUAN, PR 00927. DEBTORS' RESIDENTIAL PROPERTY - TWO LEVELS CONCRETE STRUCTURE CONSISTING 6 BEDROOMS, 5 1/2 BATHROOMS, KITCHEN, FORMAL AND INFORMAL DINING ROOMS, LIVING ROOM, FAMILY ROOM, LAUNDRY, TWO OPEN TERRACES, DOUBLE GARAGE. BUILT ON A LOT OF LAND MEASURING APPROXIMATELY 1,400 SQ. MTS.	OWNERS	J	850,000.00	582,210.65
2. APARTMENT UNIT LOCATED AT MONTEMAR APARTMENTS, APT. 432, AVENIDA LAS BRISAS, PONCE PR. THREE BEDROOMS, ONE BATHROOM, KITCHEN/DINING/LAUNDRY ROOM AREAS, ONE DOUBLE PARKING.	JTWROS	J	90,000.00	0.00
JUDGMENT ENTERED ( CIVIL CASE NO. J CD2009-1228, SUPERIOR COURT OF PONCE, PR) ON 12/04/2009 FOR \$68,838 PLUS 7.50% ANNUAL INTEREST OVER THE PRINCIPAL AMOUNT DUE, 5% INTEREST OVER MONTHLY PAYMENTS OVER 15 DAYS IN DEFAULT, AND \$7,000 FOR ATTORNEY'S FEES , COSTS AND EXPENSES.				
3. APARTMENT UNIT LOCATED AT MONTEMAR APARTMENTS, APT. 446, AVENIDA LAS BRISAS, PONCE PR. THREE BEDROOMS, ONE BATHROOM, KITCHEN/DINING/LAUNDRY ROOM AREAS, ONE DOUBLE PARKING.	OWNERS	J	90,000.00	137,129.67
JUDGMENT ENTERED ( CIVIL CASE NO. J CD2009-0275, SUPERIOR COURT OF PONCE, PR) ON 12/04/2009 FOR \$68,838 PLUS 7.50% ANNUAL INTEREST OVER THE PRINCIPAL AMOUNT DUE, 5% INTEREST OVER MONTHLY PAYMENTS OVER 15 DAYS IN DEFAULT, AND \$7,000 FOR ATTORNEY'S FEES , COSTS AND EXPENSES.				
4. RENTAL PROPERTY LOCATED AT URB. EXTENSION ROOSEVELT, 483 CALLE FERNANDO CALDER, SAN JUAN PR 00919. ONE LEVEL STRUCTURE WITH TWO APARTMENT UNITS. FRONT UNIT IS A ONE BEDROOM, ONE BATHROOM, KITCHEN-DINING ROOM AREA. BACK UNIT IS A TWO BEDROOM, ONE BATHROOM, KITCHEN-DINING ROOM AREA. OPEN PARKING AREA. LOT OF LAND IS APPROXIMATELY 190 SQ. MTS. PURCHASED FOR \$90,000. COST OF IMPROVEMENTS \$25,000.		J	185,000.00	80,000.00
<b>TOTAL</b>			<b>1,215,000.00</b>	

(Report also on Summary of Schedules)

IN RE CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA

Debtor(s)

Case No. \_\_\_\_\_

(If known)

SCHEDULE A - REAL PROPERTY  
(Continuation Sheet)

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<p>THIS PROPERTY WAS PURCHASED FOR THEIR SON ALEJANDRO, WITH HTEIR SON'S MONEY BEFORE HE WAS OF AGE. IT HAS ALWAYS BEEN PAID BY THEIR SON WHO EXPLOITS SAID PROPERTY AS A RENTAL PROPERTY. PETITIONERS CLAIM NO OWNERSHIP INTEREST IN THIS PROPERTY.</p> <p>THE STAY WILL BE LIFTED IN FAVOR OF R&amp;G MORTGAGE.</p>				



IN RE CASTRO NIEVES, GILBERTO &amp; MUNOZ VINUEZA, LILIA MARIA

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		<b>CAH ON HAND</b>	<b>J</b>	<b>100.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>COOP A/C ZENO GANDIA - DIRECT DEPOSIT ACCOUNT #XXX 7484 FOR HUSBANDS SOCIAL SECURITY BENEFIT.</b>	<b>J</b>	<b>100.00</b>
		<b>FEDERAL CREDIT UNION DIRECT DEPOSIT ACCOUNT # 0800 FOR SPOUSE'S SOCIAL SECIRUTY BENEFIT.</b>	<b>J</b>	<b>100.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>DIRECT DEPOSIT FEDERAL CREDIT UNION (ACC. NO. XXXX0800)</b>	<b>J</b>	<b>100.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>HOUSELHOLD GOODS, FURNITURE, FURNISHINGS, APPLIANCES, ELECTRONIC EQUIPMENT AND MISCELLANEOUS ITEMS.</b>	<b>J</b>	<b>10,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>MEN'S AND WOMAN'S WEARING APPAREL. SHOES AND ACCESORIES, AGGREGATE VALUE IN A LIQUIDATION SCENARIO.</b>	<b>J</b>	<b>2,000.00</b>
7. Furs and jewelry.		<b>MISCELANEOUS JEWELRY: WATCHES, RINGS, BRACELETTS, NECKLACES, AGGREGATED VALUE IN A LIQUIDATION SCENARIO.</b>	<b>J</b>	<b>2,500.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issue.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			

IN RE CASTRO NIEVES, GILBERTO &amp; MUNOZ VINUEZA, LILIA MARIA

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<b>HUSBAND'S LIFE INSURANCE.</b>	<b>W</b>	<b>175,000.00</b>
		<b>WIFE'S LIFE INSURANCE</b>	<b>H</b>	<b>150,000.00</b>
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2005 JEEP CHEROKEE</b>	<b>J</b>	<b>8,865.00</b>
		<b>TOYOTA CAMRY LEASE WITH POPULAR AUTO. IN POSSESSION AND PAID BY DEBTOR'S DAUGHTER. STAY WILL BE LIFTED IN FAVOR OF POPULAR AUTO.</b>	<b>J</b>	<b>8,500.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			

IN RE CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA Case No. \_\_\_\_\_  
Debtor(s) (If known)

SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				357,265.00

IN RE CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
1. URB SAN FRANCISCO, 145 CALLE TULIPAN, SAN JUAN, PR 00927. DEBTORS' RESIDENTIAL PROPERTY - TWO LEVELS CONCRETE STRUCTURE CONSISTING 6 BEDROMMS, 5 1/2 BATHROMS, KITHCHEN, FORMAL AND INFORMAL DINING ROOMS, LIVING ROOM, FAMILY ROOM, LAUNDRY, TWO OPEN TERRACES, DOUBLE GARAGE. BUILT ON A LOT OF LAND MEASURING APPROXIMATELY 1,400 SQ. MTS.	11 USC § 522(d)(1)	40,400.00	850,000.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
CAH ON HAND	11 USC § 522(d)(5)	100.00	100.00
COOP A/C ZENO GANDIA - DIRECT DEPOSIT ACCOUNT #XXX 7484 FOR HUSBANDS SOCIAL SECURITY BENEFIT.	11 USC § 522(d)(5)	100.00	100.00
FEDERAL CREDIT UNION DIRECT DEPOSIT ACCOUNT # 0800 FOR SPOUSE'S SOCIAL SECIRUTY BENEFIT.	11 USC § 522(d)(5)	100.00	100.00
DIRECT DEPOSIT FEDERAL CREDIT UNION (ACC. NO. XXXX0800)	11 USC § 522(d)(5)	100.00	100.00
HOUSELHOLD GOODS, FURNITURE, FURNISHINGS, APPLIANCES, ELECTRONIC EQUIPMENT AND MISCELLANEOUS ITEMS.	11 USC § 522(d)(3)	10,000.00	10,000.00
MEN'S AND WOMAN'S WEARING APPAREL. SHOES AND ACCESORIES, AGGREGATE VALUE IN A LIQUIDATION SCENARIO.	11 USC § 522(d)(3)	2,000.00	2,000.00
MISCELANEOUS JEWELRY: WATCHES, RINGS, BRACELETTS, NECKLACES, AGGREGATED VALUE IN A LIQUIDATION SCENARIO.	11 USC § 522(d)(4)	2,500.00	2,500.00
HUSBAND'S LIFE INSURANCE.	11 USC § 522(d)(7)	175,000.00	175,000.00
WIFE'S LIFE INSURANCE	11 USC § 522(d)(7)	150,000.00	150,000.00
2005 JEEP CHEROKEE	11 USC § 522(d)(2)	6,450.00	8,865.00

IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>9242</b> <b>BANCO POPULAR DE PUERTO RICO</b> <b>PO BOX 362708</b> <b>SAN JUAN, PR 00936-2708</b>	<b>J</b>	<b>23/10/2006 .APARTMENT UNIT LOCATED AT MONTEMAR APARTMENTS, APT. 432, AVENIDA LAS BRISAS, PONCE PR. THREE BEDROOMS, ONE BATHROOM, KITCHEN/DINING/LAUNDRY ROOM AREAS, ONE DOUBLE PARKING.</b>  <b>JUDGMENT ENTERED ( CIVIL CASE NO. J CD2009-0275, SUPERIOR COURT OF PONCE, PR) ON</b>				<b>68,291.67</b>	
ACCOUNT NO.		<b>10/02/2009 FOR \$68,838 PLUS 7.50% ANNUAL INTEREST OVER THE PRINCIPAL AMOUNT DUE, 5% INTEREST OVER MONTHLY PAYMENTS OVER 15 DAYS IN DEFAULT, AND \$7,000 FOR ATTORNEY'S FEES , COSTS AND EXPENSES.</b>					
		VALUE \$ <b>90,000.00</b>					
ACCOUNT NO.		<b>Assignee or other notification for: BANCO POPULAR DE PUERTO RICO</b>					
<b>BANCO POPULAR DE PUERTO RICO</b> <b>MORTGAGE SERVICING DIVISION</b> <b>PO BOX 71375</b> <b>SAN JUAN, PR 00936-7077</b>		VALUE \$					
ACCOUNT NO.		<b>Assignee or other notification for: BANCO POPULAR DE PUERTO RICO</b>					
<b>CARLA M NEVAREZ PERES</b> <b>PO BOX 192938</b> <b>SAN JUAN, PR 00919-2938</b>		VALUE \$					
Subtotal (Total of this page)						\$ <b>68,291.67</b>	\$
Total (Use only on last page)						\$	\$

3 continuation sheets attached

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>JORGE EDUARDO MARTINEZ LANDRON</b> <b>PO BOX 192398</b> <b>SAN JUAN, PR 00919-2938</b>		<b>Assignee or other notification for:</b> <b>BANCO POPULAR DE PUERTO RICO</b>  VALUE \$					
ACCOUNT NO. <b>9515</b> <b>BANCO POPULAR DE PUERTO RICO</b> <b>PO BOX 362708</b> <b>SAN JUAN, PR 00936-2708</b>	<b>J</b>	<b>23/10/2006 APARTMENT UNIT LOCATED AT</b> <b>MONTEMAR APARTMENTS, APT. 446, AVENIDA LAS</b> <b>BRISAS, PONCE PR. THREE BEDROOMS, ONE</b> <b>BATHROOM, KITCHEN/DINING/LAUNDRY ROOM</b> <b>AREAS, ONE DOUBLE PARKING.</b>  <b>JUDGMENT ENTERED ( CIVIL CASE NO. J</b> <b>CD2009-0275, SUPERIOR COURT OF PONCE, PR) ON</b>				<b>68,838.00</b>	
ACCOUNT NO.  		<b>12/04/2009 FOR \$68,838 PLUS 7.50% ANNUAL</b> <b>INTEREST OVER THE PRINCIPAL AMOUNT DUE, 5%</b> <b>INTEREST OVER MONTHLY PAYMENTS OVER 15</b> <b>DAYS IN DEFAULT, AND \$7,000 FOR ATTORNEY'S</b> <b>FEES , COSTS AND EXPENSES.</b>  VALUE \$ <b>90,000.00</b>					
ACCOUNT NO. <b>BANCO POPULAR DE PUERTO RICO</b> <b>MORTGAGE SERVICING DIVISION</b> <b>PO BOX 71375</b> <b>SAN JUAN, PR 00936-7077</b>		<b>Assignee or other notification for:</b> <b>BANCO POPULAR DE PUERTO RICO</b>  VALUE \$					
ACCOUNT NO. <b>LCDA. MARIA M. DEL VALLE ARMSTRONG</b> <b>PARRA, DEL VALLE &amp; LIMERES</b> <b>PO BOX 331429</b> <b>PONCE, PR 00733-1529</b>		<b>Assignee or other notification for:</b> <b>BANCO POPULAR DE PUERTO RICO</b>  VALUE \$					
ACCOUNT NO. <b>2018</b> <b>BANCO POPULAR DE PUERTO RICO</b> <b>PO BOX 362708</b> <b>SAN JUAN, PR 00936-2708</b>	<b>J</b>	<b>7/19/2007 CREDIT LINE GUARANTEED MORTGAGE</b> <b>GUARANTEE OVER DEBTORS' RESIDENTIAL PROPERTY</b> <b>LOCTAED AT URB. SAN FRANCISCO, 145 CALLE TULIPAN,</b> <b>SAN JUAN, PR. 2ND RANK LIEN.</b>  <b>CLAIM TO BE LIQUIDATED FROM PROCEEDS OF SALE OF</b> <b>THE PROPERTY.</b>  VALUE \$ <b>850,000.00</b>				<b>51,700.00</b>	
Sheet no. <b>1</b> of <b>3</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal (Total of this page)			\$ <b>120,538.00</b>	\$	
		Total (Use only on last page)			\$	\$	

(Report also on  
Summary of  
Schedules.)(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>BANCO POPULAR DE PUERTO RICO MORTGAGE SERVICING DIVISION PO BOX 71375 SAN JUAN, PR 00936-7077</b>		<b>Assignee or other notification for: BANCO POPULAR DE PUERTO RICO</b>  VALUE \$					
ACCOUNT NO. <b>LCDO JOSE L CORREA CINTRON BOX 23314 UPR STATION SAN JUAN, PR 00931</b>		<b>Assignee or other notification for: BANCO POPULAR DE PUERTO RICO</b>  VALUE \$					
ACCOUNT NO. <b>CRIM PROPIEDAD INMUEBLE MUNICIPIO DE SAN JUAN SAN JUAN, PR 00927-6206</b>	<b>J</b>	<b>PROPERTY TAXES ACCUULATED OVER THE PAST SEVERAL YEARS.</b>  VALUE \$ <b>800,000.00</b>				<b>33,711.65</b>	
ACCOUNT NO. <b>UNIVERSAL COLLECTION BUREAU, INC. PO BOX 191024 SAN JUAN, PR 00919-1024</b>		<b>Assignee or other notification for: CRIM</b>  VALUE \$					
ACCOUNT NO. <b>9705</b> <b>RG MORTGAGE CORPORATION PO BOX 362394 SAN JUAN, PR 00936-2394</b>	<b>J</b>	<b>1999 MORTGAGE OVER PROPERTY LOCATED AT EXT. ROOSEVELT, 482 CALLE FERNANDO CALDER, SAN JUAN PR, CONSISTING OF A 1 LEVEL CONCRETE STRUCTURE DIVIDED IN 2 RENTAL LIVING UNITS. THE FIRST UNIT HAS 2 BEDROOMS, 1 BATHROOM, KITCHEN, DINING/LIVING ROOM WITH APPROXIMATELY 600 SQ. FT. OF LIVING AREA. THE SECOND UNIT HAS 1 BEDROOM, 1 BATHROOM, KITCHEN/DINING ROOM WITH APPROXIMATELY 400 SQ. FT. OF LIVING AREA.</b>				<b>80,000.00</b>	
ACCOUNT NO.  		<b>THIS PROPERTY IS IN THE NAME AND TITLE OF PETITIONERS BUT IT WAS IN FACT PURCHASED, IMPROVED, AND PAID FOR BY THEIR SON ALEJANDRO CASTRO MUNOZ. ITS MORTGAGE IS CURRENT.</b>  VALUE \$ <b>185,000.00</b>					
Sheet no. <b>2</b> of <b>3</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page) <b>\$ 113,711.65</b>	\$
Total (Use only on last page)						\$	\$

(Report also on  
Summary of  
Schedules.)(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>BANCO POPULAR DE PR</b> <b>PO BOX 362708</b> <b>SAN JUAN, PR 00936-2708</b>		<b>Assignee or other notification for:</b> <b>RG MORTGAGE CORPORATION</b>  VALUE \$					
ACCOUNT NO. <b>UNDARE INC.</b> <b>105 CALLE LILAS, URB. SAN FRANCISCO</b> <b>SAN JUAN, PR 00927</b>	<b>J</b>	<b>ACCUMULATED ARREARS FOR THE ACCESS CONTROL OF THE RESIDENTS' ASSOCIATION WHERE PETITIONERS' RESIDENCE IS LOCATED.</b>  <b>CLAIM TO BE LIQUIDATED FROM PROCEEDS OF SALE OF THE PROPERTY.</b>  VALUE \$ <b>800,000.00</b>				<b>13,799.00</b>	
ACCOUNT NO. <b>8239</b> <b>US BANK NATIONAL ASSOCIATION</b> <b>AS TRUSTE FOR CSMC 2006-9</b> <b>60 LIVINGSTON AVE, EP-MN-WS3D</b> <b>ST PAUL, MN 55107-2232</b>	<b>J</b>	<b>8/29/2002 MORTGAGE OVER DEBTOR'S RESIDENTIAL PROPERTY LOCATED IN URB SAN FRANCISCO, 145 CALLE TULIPAN, SAN JUAN PR. CONCRETE STRUCTURE IN A LOT OF APPROXIMATELY 1,400 SQ. MT.</b>  <b>CLAIM TO BE LIQUIDATED FROM PROCEEDS OF THE SALE OF THE PROPERTY.</b>  VALUE \$ <b>850,000.00</b>				<b>483,000.00</b>	
ACCOUNT NO. <b>BANCO POPULAR DE PUERTO RICO</b> <b>MORTGAGE SERVICING DIVISION</b> <b>PO BOX 71375</b> <b>SAN JUAN, PR 00936-7077</b>		<b>Assignee or other notification for:</b> <b>US BANK NATIONAL ASSOCIATION</b>  VALUE \$					
ACCOUNT NO. <b>LCDO JUAN H SOTO SOLA</b> <b>BUFETE JUAN H SOTO SOLA</b> <b>420 AVE PONCE DE LEON</b> <b>SAN JUAN, PR 00918-3407</b>		<b>Assignee or other notification for:</b> <b>US BANK NATIONAL ASSOCIATION</b>  VALUE \$					
ACCOUNT NO.  		   VALUE \$					
Sheet no. <b>3</b> of <b>3</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page) <b>\$ 496,799.00</b>	\$
						Total (Use only on last page) <b>\$ 799,340.32</b>	\$

(Report also on  
Summary of  
Schedules.)(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)



IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2009</b> <b>AMERICAN EXPRESS CORPORATE</b> <b>PO BOX 1270</b> <b>NEWARK, NJ 01101-1270</b>		<b>VALID THROUGH 09/10. INACTIVE. IN NAME OF GILBERTO C ASTRO &amp; CANDY FACTORY.</b>				<b>unknown</b>
ACCOUNT NO. <b>AMERICAN EXPRESS</b> <b>BANCO POPULAR</b> <b>PO BOX 70100</b> <b>SAN JUAN, PR 00936-8100</b>		<b>Assignee or other notification for: AMERICAN EXPRESS CORPORATE</b>				
ACCOUNT NO. <b>8974</b> <b>AXESA</b> <b>DEPTO. DE COBROS</b> <b>PO BOX 70373</b> <b>SAN JUAN, PR 00936-8373</b>	<b>J</b>	<b>INFORMATION SERVICES BILLED UP TO OCT. 2009 TO THE CANDY FACTORY.</b>				<b>459.00</b>
ACCOUNT NO. <b>AXESA</b> <b>PO BOX 191225</b> <b>SAN JUAN, PR 00919-1225</b>		<b>Assignee or other notification for: AXESA</b>				

4 continuation sheets attached

Subtotal  
(Total of this page) \$ **459.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

\$

IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4603</b> <b>BANCO BILBAO VIZCAYA</b> <b>PO BOX 364745</b> <b>SAN JUAN, PR 00936-4745</b>	<b>J</b>	<b>CREDIT CARD_CURRENT WITH MONTHLY PAYMENTS. USED FOR PURCHASES OF PETITIONERS' BUSINESSES. PETITIONERS INTEND TO REAFFIRM.</b>				<b>7,000.00</b>
ACCOUNT NO. <b>X301</b> <b>BANCO BILBAO VIZCAYA</b> <b>PO BOX 364745</b> <b>SAN JUAN, PR 00936-4745</b>	<b>J</b>	<b>OPENED 11/94_CREDIT CARD.</b>				<b>7,842.00</b>
ACCOUNT NO. <b>6340</b> <b>BANCO SANTANDER DE PUERTO RICO</b> <b>PO BOX 362589</b> <b>SAN JUAN, PR 00936-2589</b>	<b>J</b>	<b>7/27/2006_CREDIT LINE. USED FOR DEBTORS' BUSINESS AT OCEAN TOWER CONDOMINIUM, LOCAL NO. L-2, IN ISLA VERDE, CAROLINA PR, WHERE THEY OPERATED THE BUSINESS NAMED "LILY'S CHOCOLATIER" OWNED BY "LILY'S CHOCOLATIER, INC." THE LEASE WAS IN PETITIONERS' INDIVIDUAL CAPACITY.</b>				<b>49,300.00</b>
ACCOUNT NO. <b>LCDO ANGEL L ALICEA MONTANEZ</b> <b>BUFETE MONTANEZ &amp; ALICEA</b> <b>500 MUNOZ RIVERA, EL CENTRO I, STE 211</b> <b>HATO REY, SAN JUAN, PR 00918</b>		<b>Assignee or other notification for: BANCO SANTANDER DE PUERTO RICO</b>				
ACCOUNT NO. <b>0073</b> <b>BANCO SANTANDER DE PUERTO RICO</b> <b>PO BOX 362589</b> <b>SAN JUAN, PR 00936-2589</b>	<b>J</b>	<b>OPENED 01-07_PERSONAL LOAN</b>				<b>4,645.00</b>
ACCOUNT NO. <b>XXX9</b> <b>BANK OF AMERICA</b> <b>PO BOX 15726</b> <b>WILMINGTON, DE 19886-5726</b>	<b>J</b>	<b>06/07_LINE OF CREDIT.</b>				<b>29,868.00</b>
ACCOUNT NO. <b>4368</b> <b>CITI</b> <b>PO BOX 653084</b> <b>DALLAS, TX 75265</b>	<b>J</b>	<b>11/05 TO 11/08. INACTIVE. IN NAME OF GILBERTO CASTRO.</b>				<b>unknown</b>

Sheet no. 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **98,655.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>CITI CARDS-PR PO BOX 94360 ALBUQUEQUE, NM 87199-4360</b>		<b>Assignee or other notification for: CITI</b>				
ACCOUNT NO. <b>4151</b> <b>COOP A/C DR. MANUEL ZENO GANDIA P.O BOX 1865 ARECIBO, PR 00613</b>	<b>J</b>	<b>ORIGINATED 10/08_LOAN</b>				<b>4,632.00</b>
ACCOUNT NO. <b>X100</b> <b>DACO BOX 41059, MINILLAS STATION SAN JUAN, PR 00940-1059</b>	<b>J</b>	<b>PENALTY IMPOSED BY THE DEPARTMENT OF CONSUMER AFFAIRS IN COMPLAINT NO. AE-07-05100.</b>				<b>250.00</b>
ACCOUNT NO. <b>LCDA. IVETTE ACOSTA BOX 41059, MINILLAS STATION SAN JUAN, PR 00940-1059</b>		<b>Assignee or other notification for: DACO</b>				
ACCOUNT NO. <b>0001</b> <b>HOSPITAL AUXILIO MUTUO PO BOX 191227 SAN JUAN, PR 00919</b>	<b>J</b>	<b>2009_HOSPITAL SERVICES FOR GILBERTO CASTRO NIEVES.</b>				<b>45.00</b>
ACCOUNT NO. <b>TRANSWORLD SYSTEMS PO BOX 12103 TRENTON, NJ 08650</b>		<b>Assignee or other notification for: HOSPITAL AUXILIO MUTUO</b>				
ACCOUNT NO. <b>JOSE SANTIAGO, INC PO BOX 191795 SAN JUAN, PR 00919-1795</b>	<b>J</b>	<b>VARIOUS MERCHANDISE USED FOR DEBTORS' BUSINESS OPERATED UNDER NAME CANDY FACTORY &amp; CAFE.</b>				<b>2,588.18</b>

Sheet no. **2** of **4** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

\$ **7,515.18**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

\$

IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>LCDA MARICELLE HERNANDEZ GUERRERO 1502 (ALTOS) AVE FDEZ JUNCOS, PDA 22 SANTURCE, SAN JUAN, PR 00909</b>		<b>Assignee or other notification for: JOSE SANTIAGO, INC</b>				
ACCOUNT NO. <b>PLAZA LAS AMERICAS, INC. C/O LCDO. RAMON SIACA POUPART PO BOX 9020179 SAN JUAN, PR 00902-0179</b>	<b>J</b>	<b>JULY 22, 2009. LEASE AGREEMENT DEFICIENCY. PETITIONERS OPERATED THE BUSINESS NAMED "CANDY FACTORY" FROM 1980 TO 2007, WHEN IT CLOSED. THE LEASE AGREEMENT WAS ENTERED BY IN THEIR INDIVIDUAL CAPACITY.</b>				<b>45,033.51</b>
ACCOUNT NO. <b>RAMON SIACA POUPART PO BOX 9020179 SAN JUAN, PR 00902-0179</b>		<b>Assignee or other notification for: PLAZA LAS AMERICAS, INC.</b>				
ACCOUNT NO. <b>5110</b> <b>POPULAR AUTO PO BOX 15011 SAN JUAN, PR 00902-8511</b>	<b>J</b>	<b>LEASE AGREEMENT OF A 1995 FORD 250 VAN. THIS VEHICLE WAS RETURNED TO POPULAR AUTO ON NOVEMBER 2009.</b>				<b>3,676.00</b>
ACCOUNT NO. <b>BANCO POPULAR DE PUERTO RICO PO BOX 362708 SAN JUAN, PR 00936-2708</b>		<b>Assignee or other notification for: POPULAR AUTO</b>				
ACCOUNT NO. <b>4077</b> <b>POPULAR AUTO PO BOX 15011 SAN JUAN, PR 00902-8511</b>	<b>J</b>	<b>LEASE AGREEMENT OF A TOYOTA CAMRY IN PETITIONERS' NAME BUT IN POSSESSION OF THEIR DAUGHTER CRISTINA CASTRO MUNOZ. IT IS PAID FOR BY CRISTINA CASTRO MUNOZ.</b>				<b>548.00</b>
ACCOUNT NO. <b>4470</b> <b>POPULAR AUTO PO BOX 15011 SAN JUAN, PR 00902-8511</b>	<b>J</b>	<b>ORIGINATION DATE 03/07_AUTO LEASE.</b>				<b>547.00</b>

Sheet no. **3** of **4** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **49,804.51**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>8371</b> <b>SEARS CARD</b> <b>CITIBANK (SOUTH DAKOTA)</b> <b>PO BOX 140310</b> <b>TOLEDO, OH 43614</b>	<b>J</b>	<b>REVOLVING CREDIT CRAD CHARGES INCURRES OVER THE PAST SEVERAL YEARS.</b>				<b>1,216.33</b>
ACCOUNT NO. <b>CITIBANK SD / SEARS</b> <b>8725 W SAHARA AVE MC02-02-03</b> <b>THE LAKES, NV 89163-7802</b>		<b>Assignee or other notification for: SEARS CARD</b>				
ACCOUNT NO. <b>4395</b> <b>SECURITY CREDIT SERVICE</b> <b>261 JACKSON AVE WEST</b> <b>OXFORD, MS 38655</b>	<b>J</b>	<b>02/09_COLLECTION AGENCY</b>				<b>4,461.00</b>
ACCOUNT NO. <b>0260</b> <b>SECURITY CREDIT SERVICE</b> <b>261 JACKSON AVE WEST</b> <b>OXFORD, MS 38655</b>	<b>J</b>	<b>05/09_COLLECTION</b>				<b>2,614.00</b>
ACCOUNT NO.  						
ACCOUNT NO.  						
ACCOUNT NO.  						

Sheet no. 4 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **8,291.33**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$ **164,725.02**

IN RE CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA Case No. \_\_\_\_\_  
Debtor(s) (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA

Debtor(s)

Case No. \_\_\_\_\_

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation		
Name of Employer	<b>LILY'S CHOCOLATIER CORP</b>	<b>LILY'S CHOCOLATIER CORP</b>
How long employed		
Address of Employer	<b>URB. SAN FRANCISCO, 145 TULIPAN SAN JUAN, PR 00927</b>	<b>URB. SAN FRANCISCO, 145 TULIPAN SAN JUAN, PR 00927</b>

**INCOME:** (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ <b>2,400.00</b>	\$ <b>2,400.00</b>
2. Estimated monthly overtime	\$ _____	\$ _____
<b>3. SUBTOTAL</b>	<b>\$ 2,400.00</b>	<b>\$ 2,400.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ <b>526.45</b>	\$ <b>526.45</b>
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 526.45</b>	<b>\$ 526.45</b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 1,873.55</b>	<b>\$ 1,873.55</b>
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ <b>860.00</b>	\$ <b>563.00</b>
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$ 860.00</b>	<b>\$ 563.00</b>
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$ 2,733.55</b>	<b>\$ 2,436.55</b>
<b>16. COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$ 5,170.10</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None**

IN RE CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ _____
a. Are real estate taxes included? Yes ____ No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes ____ No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>325.00</u>
b. Water and sewer	\$ <u>162.20</u>
c. Telephone	\$ _____
d. Other <u>CELLULAR PHONES &amp; INTERNET</u>	\$ <u>130.00</u>
<u>CABLE TV</u>	\$ <u>90.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>50.00</u>
4. Food	\$ <u>500.00</u>
5. Clothing	\$ <u>50.00</u>
6. Laundry and dry cleaning	\$ <u>25.00</u>
7. Medical and dental expenses	\$ <u>500.00</u>
8. Transportation (not including car payments)	\$ <u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>50.00</u>
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ _____
b. Life	\$ <u>280.00</u>
c. Health	\$ <u>150.00</u>
d. Auto	\$ _____
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>See Schedule Attached</u>	\$ <u>1,052.90</u>
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other <u>CAR CARE &amp; MAINTENANCE</u>	\$ <u>60.00</u>
<u>BRACERS</u>	\$ <u>32.00</u>
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other <u>See Schedule Attached</u>	\$ <u>1,013.00</u>
_____	\$ _____
_____	\$ _____

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ <u>4,670.10</u>
--------------------

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
**None**

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$ <u>5,170.10</u>
b. Average monthly expenses from Line 18 above	\$ <u>4,670.10</u>
c. Monthly net income (a. minus b.)	\$ <u>500.00</u>

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 1 of 1**

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Taxes (DEBTOR)	
<b>PR INCOME TAXES</b>	<b>318.50</b>
<b>SOCIAL SECURITY TAXES</b>	<b>595.20</b>
<b>MEDICARE</b>	<b>139.20</b>
Other Expenses (DEBTOR)	
<b>PERSONAL CARE &amp; GROOMING HUSBAND</b>	<b>15.00</b>
<b>PERSONAL &amp; BEAUTY CARE SPOUSE</b>	<b>50.00</b>
<b>LUNCHES AT WORK</b>	<b>125.00</b>
<b>HOUSE CLEANING AND COMPANY TO HUSBAND</b>	<b>645.00</b>
<b>CONTROL ACCESS AND MAINT FEE URB</b>	<b>178.00</b>

IN RE **CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **February 28, 2010**Signature: **/s/ GILBERTO CASTRO NIEVES**  
**GILBERTO CASTRO NIEVES**

Debtor

Date: **February 28, 2010**Signature: **/s/ LILIA MARIA MUNOZ VINUEZA**  
**LILIA MARIA MUNOZ VINUEZA**

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

**United States Bankruptcy Court  
District of Puerto Rico**

IN RE:

Case No. \_\_\_\_\_

**CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA**Chapter **13**

Debtor(s)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

**21,000.00 YTD 2010 COMBINED INCOME****AS PER INFORMATION AND DOCUMENTS PROVIDED BY PETITIONERS. SUBJECT TO VERIFICATION.****126,000.00 2008 COMBINED GROSS INCOME****AS PER THE TAX RETURN FILED.****329,747.00 2007 COMBINED GROSS INCOME****AS PER THE 2007 TAX RETURN FILED.**

**2. Income other than from employment or operation of business**

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
BANCO POPULAR DE PUERTO RICO VS. GILBERTO CASTRO NIEVES, LILIA M. MUNOZ VINUEZA Y LA SOC. LEGAL DE GANANCIALES, CIVIL NO. K CD2009-0275 (605) TO BE SURRENDERED TO BANCO POPULAR DE PR	COLLECTION OF MONIES AND FORECLOSURE OVER DEBTORS' APARTMENT #446, MONTEMAR APARTMENTS, PONCE PR	TRIBUNAL OF FIRST INSTANCE OF THE COMMONWEALTH OF PUERTO RICO, PONCE SUPERIOR COURT	JUDGMENT ENTERED FOR PLAINTIFF IN SEPT. 22, 2009 AND NOTIFIED ON OCT. 2, 2009. CLOSED ON OCT. 2, 2009.
BANCO POPULAR DE PUERTO RICO VS. GILBERTO CASTRO NIEVES, LILIA M. MUNOZ VINUEZA Y LA SOC. LEGAL DE GANANCIALES, CIVIL NO. K CD2009-1228 (605) TO BE SURRENDERED TO BANCO POPULAR DE PR	COLLECTION OF MONIES AND FORECLOSURE OVER DEBTORS' APARTMENT #432, MONTEMAR APARTMENTS, PONCE PR	TRIBUNAL OF FIRST INSTANCE OF THE COMMONWEALTH OF PUERTO RICO, PONCE SUPERIOR COURT	JUDGMENT ENTERED FOR PLAINTIFF IN DEC., 2009 AND NOTCE SERVED ON DEC. 7, 2009. CLOSED IN DEC. 10. 2009.
VICTOR ARROYO VS. GILBERTO CASTRO NIEVES, LILIA CASTRO MUNOZ, CRISTINA ISABEL, CIVIL NO. F PE2007-1294 (404)	COLLECTION OF MONEY AND EVICTION	TRIBUNAL OF FIRST INSTANCE OF THE COMMONWEALTH OF PUERTO RICO, CAROLINA COURT	PETITIONER WAS EVICTED AND BUSINESS EQUIPMENT WAS GARNISHED IN JULY 22, 2009
U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CSMC 2006-9 VS. GILBERTO CASTRO NIEVES, LILIA M. MUNOZ VINUEZA Y LA SOC. LEGAL DE GANANCIALES, CIVIL NO. KDC 2009-1941 (906)	COLLECTION OF MONIES AND FORECLOSURE OF 1ST MORTGAGE OVER DEBTORS' RESIDENTIAL PROPERTY AT URB. SAN FRANCISCO, SAN JUAN PR	TRIBUNAL OF FIRST INSTANCE OF THE COMMONWEALTH OF PUERTO RICO, SAN JUAN COURTROOM	ACTIVE. MOTION REQUESTING JUDGMENT BY DEFAULT.
BANCO POPULAR DE PUERTO RICO (POPULAR AUTO) VS. GILBERTO CASTRO NIEVES, LILIA MUNOZ VINUEZA Y LA SOC. LEGAL DE GANANCIALES, CIVIL NO. K CD09-2024 (803)	COLLECTION OF MONIES AND FORECLOSURE OVER PLEDGE WITH 2ND RANK MORTGAGE GUARANTEE OVER DEBTORS' RESIDENTIAL PROPERTY AT URB. SAN FRANCISCO, SAN JUAN PR	TRIBUNAL OF FIRST INSTANCE OF THE COMMONWEALTH OF PUERTO RICO, SAN JUAN COURT	ACTIVE
BANCO SANTANDER PUERTO	COLLECTION OF MONEY	TRIBUNAL OF FIRST INSTANCE	ACTIVE. SUMMONS

RICO VS. GILBERTO CASTRO  
NIEVES, LILIA MUNOZ Y LA  
SOC. LEGAL DE GANANCIALES,  
CIVIL CASE NO. F CD2009-2579  
(402)

OF THE COMMONWEALTH OF  
PUERTO RICO, CAROLINA  
COURTROOM

SERVED ON JANUARY  
6, 2010.

PLAZA LAS AMERICAS, INC. VS. EVICTION AND COLLECTION OF  
GILBERTO CASTRO, LILIA MONEY  
CASTRO H/N/C CANDY  
FACTORY Y LA SOCIEDAD  
LEGAL DE GANANCIALES,  
CIVIL CASE NO. K PE2008-0928  
(903)

TRIBUNAL OF FIRST INSTANCE  
OF THE COMMONWEALTH OF  
PUERTO RICO, SAN JUAN  
SUPERIOR COURTROOM

EXECUTION OF  
JUDGMENT IS  
PENDING. AMENDED  
JUDGMENT IN FAVOR  
OF PLAINTIFF ISSUED  
IN JUNE 6, 2008.

JOSE SANTIAGO, INC. VS. COLLECTION OF MONEY  
GILBERTO CASTRO NIEVES,  
LILIA M. MUNOZ VINUEZA Y LA  
SOC. LEGAL DE GANANCIALES,  
H/N/C CANDY FACTORY &  
CAFE, CIVIL CASE NO.  
FCD09-2615 (403)

TRIBUNAL OF FIRST INSTANCE  
OF THE COMMONWEALTH OF  
PUERTO RICO, CAROLINA  
COURT

COMPLAINT AND  
SUMMONS SERVED TO  
LILIA MUNOZ VINUEZA.

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED  
VICTOR ARROYO  
C/O RAFAEL BENET MELENDEZ  
HC 65 BOZON 6062  
PATILLAS, PR 00723

DATE OF SEIZURE  
07/22/2009

DESCRIPTION AND VALUE  
OF PROPERTY  
EQUIPMENT AND ACCESSORIES USED IN  
BUSINESS.

IN THE PREMISES OBJECT OF THE ECVICTION PROCEEDING, THE FOLLOWING ITEMS WERE GARNISHED: MICROWAVE OVEN, COOKIES OVEN, REGRIGERATOR SANYO, MASTER WEIGHT MODEL CM 101, ONE RANGE STOVE, CHOCOLATE MAKING MACHINE, GRATING AND WEIGHTING CHOCOLATE MACHINE, INDUSTRIAL MIXER VIKING, 37" LCD TV OLEVIA MODEL LT 37 HVE, ELECTRIC REFRIGERATOR HAIER, FREEZER, CHOCOLATE BATER, GLASS TOP TABLE, 8 REFRIGERATED GLASS SHOWCASES, ELECTRIC WEIGHT MACHINE. TRAY RACKS. AGGREGATE VALUE \$9,000.

#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER  
BANCO POPULAR DE PR  
P.O. BOX 362708  
SAN JUAN, PR 00936-2708

DATE OF REPOSSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN  
11/09

DESCRIPTION AND VALUE  
OF PROPERTY  
FORD 250 VAN\_VALUE UNKNOWN

NO CONSIDERATION RECEIVED FOR THE RETURN OF THE VEHICLE.

#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**8. Losses**

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.
- 

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
CONSUMER CREDIT COUNSELING SERVICE OF PR PO BOX 8908 SAN JUAN, PR 00910-0908	10/28/2009	50.00
JOSE L. JIMENEZ QUINONES 268 AVE. PONCE DE LEON STE 1118 SAN JUAN, PR 00918		2,000.00
BANKRUPTCY COURT FILING FEES		

---

**10. Other transfers**

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
- 

**11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

**14. Property held for another person**

- None ☒ List all property owned by another person that the debtor holds or controls.
- 

**15. Prior address of debtor**

- None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
-



## 16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## 18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
LILY'S CHOCOLATIER CORP.	66-0714652	URB. SAN FRANCISCO, 145 CALLE TULIPAN SAN JUAN, PR 00927	CONFECTION AND SALES OF FINE CHOCOLATES, CANDY AND RELATED PRODUCTS.	06/24/2008 TO PRESENT

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS  
**JOSE A DEIDA**  
**PO BOX 191135**  
**SAN JUAN, PR 00919**

DATES SERVICES RENDERED  
**2009**

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

- None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

#### 20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
<b>LILIA M. MUNOZ VINUEZA</b> <b>URB. SAN FRANCISCO, 145 CALLE TULIPAN</b> <b>SAN JUAN, PR 00927</b>	<b>PRESIDENT</b>	<b>25% COMMON STOCK</b>
<b>ALEJANDRO CASTRO MUNOZ</b> <b>URB, SAN FRANCISCO, 145 CALLE TULIPAN</b> <b>SAN JUAN, PR 00927</b>	<b>VICE-PRESIDENT</b>	<b>25% COMMON STOCK</b>
<b>CRISTINA CASTRO MUNOZ</b> <b>URB SAN FRANCISCO, 145 CALLE TULIPAN</b> <b>SAN JUAN, PR 00927</b>	<b>TREASURER</b>	<b>25% COMMON STOCK</b>
<b>JAVIER CASTRO MUNOZ</b> <b>URB. SAN FRANCISCO, 145 CALLE TULIPAN</b> <b>SAN JUAN, PR 00927</b>	<b>SECRETARY</b>	<b>25% COMMON STOCK</b>

#### 22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

### 23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

### 24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

### 25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **February 28, 2010** Signature /s/ GILBERTO CASTRO NIEVES  
of Debtor **GILBERTO CASTRO NIEVES**

Date: **February 28, 2010** Signature /s/ LILIA MARIA MUNOZ VINUEZA  
of Joint Debtor **LILIA MARIA MUNOZ VINUEZA**  
(if any)

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. \_\_\_\_\_

CASTRO NIEVES, GILBERTO & MUNOZ VINUEZA, LILIA MARIA

Chapter 13

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: February 28, 2010

Signature: /s/ GILBERTO CASTRO NIEVES  
GILBERTO CASTRO NIEVES

Debtor

Date: February 28, 2010

Signature: /s/ LILIA MARIA MUNOZ VINUEZA  
LILIA MARIA MUNOZ VINUEZA

Joint Debtor, if any

CASTRO NIEVES GILBERTO  
PO BOX 79724  
CAROLINA PR 00984-9724

BANCO POPULAR DE PUERTO RICO  
MORTGAGE SERVICING DIVISION  
PO BOX 71375  
SAN JUAN PR 00936-7077

DACO  
BOX 41059 MINILLAS STATION  
SAN JUAN PR 00940-1059

MUNOZ VINUEZA LILIA MARIA  
PO BOX 797-24  
CAROLINA PR 00984-0724

BANCO SANTANDER DE PUERTO RICO  
PO BOX 362589  
SAN JUAN PR 00936-2589

HOSPITAL AUXILIO MUTUO  
PO BOX 191227  
SAN JUAN PR 00919

JIMENEZ - QUINONES LAW OFFICES  
268 PONCE DE LEON STE 1118  
SAN JUAN PR 00918-2007

BANK OF AMERICA  
PO BOX 15726  
WILMINGTON DE 19886-5726

JORGE EDUARDO MARTINEZ LANDRON  
PO BOX 192398  
SAN JUAN PR 00919-2938

AMERICAN EXPRESS  
BANCO POPULAR  
PO BOX 70100  
SAN JUAN PR 00936-8100

CARLA M NEVAREZ PERES  
PO BOX 192938  
SAN JUAN PR 00919-2938

JOSE SANTIAGO INC  
PO BOX 191795  
SAN JUAN PR 00919-1795

AMERICAN EXPRESS CORPORATE  
PO BOX 1270  
NEWARK NJ 01101-1270

CITI  
PO BOX 653084  
DALLAS TX 75265

LCDA MARICELLE HERNANDEZ  
GUERRERO  
1502 (ALTOS) AVE FDEZ JUNCOS PDA 22  
SANTURCE, SAN JUAN PR 00909

AXESA  
DEPTO DE COBROS  
PO BOX 70373  
SAN JUAN PR 00936-8373

CITI CARDS-PR  
PO BOX 94360  
ALBUQUEQUE NM 87199-4360

LCDA IVETTE ACOSTA  
BOX 41059 MINILLAS STATION  
SAN JUAN PR 00940-1059

AXESA  
PO BOX 191225  
SAN JUAN PR 00919-1225

CITIBANK SD / SEARS  
8725 W SAHARA AVE MC02-02-03  
THE LAKES NV 89163-7802

LCDA MARIA M DEL VALLE ARMSTRONG  
PARRA DEL VALLE & LIMERES  
PO BOX 331429  
PONCE PR 00733-1529

BANCO BILBAO VIZCAYA  
PO BOX 364745  
SAN JUAN PR 00936-4745

COOP A/C DR MANUEL ZENO GANDIA  
PO BOX 1865  
ARECIBO PR 00613

LCDO ANGEL L ALICEA MONTANEZ  
BUFETE MONTANEZ & ALICEA  
500 MUNOZ RIVERA EL CENTRO I STE 211  
HATO REY, SAN JUAN PR 00918

BANCO POPULAR DE PR  
PO BOX 362708  
SAN JUAN PR 00936-2708

CRIM  
PROPIEDAD INMUEBLE  
MUNICIPIO DE SAN JUAN  
SAN JUAN PR 00927-6206

LCDO JOSE L CORREA CINTRON  
BOX 23314 UPR STATION  
SAN JUAN PR 00931

BANCO POPULAR DE PUERTO RICO  
PO BOX 362708  
SAN JUAN PR 00936-2708

CRIM  
PO BOX 195387  
SAN JUAN PR 00918-5387

LCDO JUAN H SOTO SOLA  
BUFETE JUAN H SOTO SOLA  
420 AVE PONCE DE LEON  
SAN JUAN PR 00918-3407

PLAZA LAS AMERICAS INC  
C/O LCDO RAMON SIACA POUPART  
PO BOX 9020179  
SAN JUAN PR 00902-0179

US BANK NATIONAL ASSOCIATION  
AS TRUSTE FOR CSMC 2006-9  
60 LIVINGSTON AVE EP-MN-WS3D  
ST PAUL MN 55107-2232

POPULAR AUTO  
PO BOX 15011  
SAN JUAN PR 00902-8511

RAMON SIACA POUPART  
PO BOX 9020179  
SAN JUAN PR 00902-0179

RG MORTGAGE CORPORATION  
PO BOX 362394  
SAN JUAN PR 00936-2394

SEARS CARD  
CITIBANK (SOUTH DAKOTA)  
PO BOX 140310  
TOLEDO OH 43614

SECURITY CREDIT SERVICE  
261 JACKSON AVE WEST  
OXFORD MS 38655

TRANSWORLD SYSTEMS  
PO BOX 12103  
TRENTON NJ 08650

TREASURY SECRETARY  
DEPARTAMENTO DE HACIENDA  
PO BOX 9024140  
SAN JUAN PR 00902-4140

UNDARE INC  
105 CALLE LILAS URB SAN FRANCISCO  
SAN JUAN PR 00927

UNIVERSAL COLLECTION BUREAU INC  
PO BOX 191024  
SAN JUAN PR 00919-1024